

United States Bankruptcy Court  
Northern District of California

In re:  
Theya Prakashini Kanagaratnam  
Debtor

Case No. 24-40209-WJL  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0971-4  
Date Rcvd: Feb 16, 2024

User: admin  
Form ID: 309A

Page 1 of 2  
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2024:**

Recip ID	Recipient Name and Address
db	+ Theya Prakashini Kanagaratnam, 2316 Lakeshore Avenue #16, Oakland, CA 94606-1055
15590917	+ Charlotte Bank of America Corporate Center, 100 North Tryon Street, Charlotte, North Carolina 28255-0001

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ Email/Text: paul.mansdorf@txitrustee.com	Feb 17 2024 00:13:00	Paul Mansdorf, 1569 Solano Ave. #703, Berkeley, CA 94707-2116
smg	EDI: EDD.COM	Feb 17 2024 05:11:00	CA Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Feb 17 2024 05:11:00	CA Franchise Tax Board, Special Procedures Bankruptcy Unit, P.O. Box 2952, Sacramento, CA 95812-2952
smg	EDI: CALTAXFEE	Feb 17 2024 05:11:00	State Board of Equalization, Collection Dept., P.O. Box 942879, Sacramento, CA 94279
smg	^ MEBN	Feb 17 2024 00:08:11	Labor Commissioner, 1515 Clay St., Room 801, Oakland, CA 94612-1463
ust	+ Email/Text: ustpregion17.oa.ecf@usdoj.gov	Feb 17 2024 00:13:00	Office of the U.S. Trustee/Oak, Office of the United States Trustee, Phillip J. Burton Federal Building, 450 Golden Gate Ave. 5th Fl., #05-0153, San Francisco, CA 94102-3661
15590914	Email/Text: BKelectronicnotices@cenlar.com	Feb 17 2024 00:13:00	Cenlar FSB, P.O. Box 77404, Ewing, NJ 08628
15590915	+ EDI: CITICORP	Feb 17 2024 05:11:00	Citibank, P.O. Box 769004, San Antonio, TX 78245-9004
15590916	^ MEBN	Feb 17 2024 00:08:24	Mortgage Electronic Registration System (MERS), P.O. Box 2026, Flint, MI 48501-2026
15590912	Email/Text: bkteam@selenefinance.com	Feb 17 2024 00:13:00	Selene Finance LP, P.O. Box 8619, Philadelphia PA 19101-8619
15590913	EDI: USBANKARS.COM	Feb 17 2024 05:11:00	U.S. Bank, 800 Nicollet Mall, Minneapolis, MN 55402-7014

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2024 at the address(es) listed below:

Name	Email Address
Office of the U.S. Trustee/Oak	USTPRegion17.OA.ECF@usdoj.gov
Paul Mansdorf	paul@mansdorftrustee.com Paul.Mansdorf@txitrustee.com,ecf.alert+Mansdorf@titlexi.com

TOTAL: 2

## Information to identify the case:

Debtor 1: Theya Prakashini Kanagaratnam Social Security number or ITIN: xxx-xx-0000  
 First Name Middle Name Last Name EIN: -------  
 Debtor 2: Social Security number or ITIN: ----  
 (Spouse, if filing) First Name Middle Name Last Name EIN: -------  
 United States Bankruptcy Court: California Northern Bankruptcy Court Date case filed for chapter: 7 2/15/24  
 Case number: 24-40209

## Official Form 309A (For Individuals or Joint Debtors)

## Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Theya Prakashini Kanagaratnam	
2. All other names used in the last 8 years		
3. Address	2316 Lakeshore Avenue #16 Oakland, CA 94606	
4. Debtor's attorney Name and address	Theya Prakashini Kanagaratnam 2316 Lakeshore Avenue #16 Oakland, CA 94606	Contact phone _____
5. Bankruptcy trustee Name and address	Paul Mansdorf 1569 Solano Ave. #703 Berkeley, CA 94707	Contact phone (510) 526-5993 Email: <a href="mailto:paul@mansdorftrustee.com">paul@mansdorftrustee.com</a>
6. Bankruptcy clerk's office	Mailing Address: U.S. Bankruptcy Court 1300 Clay Street, Suite 300 Oakland, CA 94612	Hours open: Monday – Friday 9:00 am to 4:30 pm  Contact phone: (888) 821-7606  Date: 2/16/24

For more information, see page 2 >

<b>7. Meeting of creditors</b>	<b>March 20, 2024 at 09:00 AM</b>	<b><u>Via Tele/Videoconference</u></b>
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Trustee: Paul Mansdorf Call in number/URL: 1-877-923-0802 Passcode: 9702946
<b>Important Notice to Individual Debtors:</b> The United States Trustee requires all debtors who are individuals to provide government-issued photo identification and proof of social security number to the trustee at the meeting of creditors. <b>Failure to Appear May Result in the Dismissal of the Case without further notice.</b> A request for a continuance or to be excused from appearing must be made in writing at least 7 days before the meeting, timely filed with the court at the address above in box 6 and served by mail on the trustee at the address above in box 5.		
<b>8. Presumption of abuse</b>	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 5/20/24</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	